

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Kenneth M. Jordan  
Debtor

Case No. 20-01616-RNO  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: AutoDocke  
Form ID: 318

Page 1 of 1  
Total Noticed: 18

Date Rcvd: Sep 04, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 06, 2020.

db +Kenneth M. Jordan, 641 Tioga Avenue, Kingston, PA 18704-5627  
5329982 +Ashley, 1715 E Independence Street, Springfield, MO 65804-3799  
5329983 Capital One, PO Box 71087, Charlotte, NC 28272-1087  
5329986 +Halstead Financial Services, LLC, P O Box 828, Skokie, IL 60076-0828  
5329988 LVNV Funding LLC, P O Box 19497, Greenville, SC 29603  
5329989 Nationwide Credit, Inc., P O Box 15130, Wilmington, DE 19850-5130  
5329993 PNC Bank, N.A., P.O. Box 5570, Locator Z1-YB43-02-1, Cleveland, OH 44101-0570  
5329992 PennyMac, P O Box 514387, Los Angeles, CA 90051-4387

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
cr +EDI: PRA.COM Sep 04 2020 23:18:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

5329984 +EDI: CAPITALONE.COM Sep 04 2020 23:18:00 Capital One Services, LLC, PO Box 30285, Salt Lake City, UT 84130-0285

5329985 EDI: WFNNB.COM Sep 04 2020 23:18:00 Comenity NewYork & Co, P O Box 659728, San Antonio, TX 78265-9728

5329987 EDI: JPMORGANCHASE Sep 04 2020 23:18:00 J P Morgan Chase, P O Box 15369, Wilmington, DE 19850

5329990 EDI: RMSC.COM Sep 04 2020 23:18:00 Old Navy/Synchrony Bank, P.O. Box 530942, Atlanta, GA 30353-0942

5329991 EDI: AGFINANCE.COM Sep 04 2020 23:18:00 One Main Financial, 695 Kidder Street, Wilkes Barre, PA 18702-6938

5329994 +E-mail/Text: BKMailbox@QVC.com Sep 04 2020 19:24:06 QVC, Inc, 1200 Wilson Drive, West Chester, PA 19380-4262

5330416 +EDI: RMSC.COM Sep 04 2020 23:18:00 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

5329995 EDI: TFSR.COM Sep 04 2020 23:18:00 Toyota Financial, P O Box 5855, Carol Stream, IL 60197-5855

5329996 EDI: WFFC.COM Sep 04 2020 23:18:00 Wells Fargo Auto, P O Box 17900, Denver, CO 80217-0900

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 06, 2020

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 4, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PENNYMAC LOAN SERVICES, LLC bkgroup@kmlawgroup.com  
Kevin M Walsh on behalf of Debtor 1 Kenneth M. Jordan KMWesq@aol.com, law297@aol.com  
Robert P. Sheils, Jr (Trustee) rsheils@sheilslaw.com,  
PA41@ecfcbis.com;psheldon@sheilslaw.com;jspott@sheilslaw.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1 **Kenneth M. Jordan**  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing)  
First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: **5:20-bk-01616-RNO**

Social Security number or ITIN xxx-xx-9278

EIN -----

Social Security number or ITIN -----

EIN -----

**Order of Discharge**

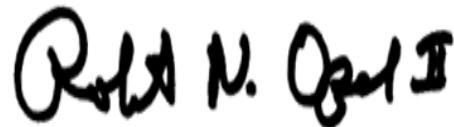
12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Kenneth M. Jordan

**By the  
court:**

9/4/20



Honorable Robert N. Opel, II  
United States Bankruptcy Judge  
By: RyanEshelman, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**